

**REMARKS/ARGUMENTS**

Claims 1-14 were pending. Claims 1, 2, 7 and 8 have been amended and new claims 15 and 16 have been added. Therefore, upon entry of this amendment, which is respectfully requested, claims 1-16 will be pending.

Claim 1 was rejected under 35 USC §112, second paragraph, as being indefinite. In particular, it was stated that there was insufficient antecedent basis for the limitation "establishing a second account associated with the recipient" since a first account was not established with the recipient. Applicants assert that the "second" online account was recited to distinguish it from the online account which is associated with the first user. Nonetheless, amendments were made to the claims to further clarify the subject matter sought to be patented.

Claims 1-4, 6-9 and 11-14 were rejected under 35 USC §103(a) as being unpatentable over Allen-Rouman *et al.*, U.S. PG Pub. No. 2002/0152160, in view of Oyama *et al.*, U.S. PG Pub. No. 2002/0007343.

Claims 5 and 10 were further rejected under 35 USC §103(a) as being unpatentable over Allen-Rouman and Oyama in view of Templeton *et al.*, U.S. PG Pub. No. 2002/0004772.

Claim 1 is now directed to an aspect that allows a first user to establish a master online account and for sub-accounts linked to the master account to be established. For example, claim 1 now recites "establishing one or more sub-accounts linked to the master online account, wherein for transactions involving each sub-account, actual funds are transferred between the bank account and the master online account". Thus, for transactions involving each sub-account, actual funds are transferred between the bank account and the master online account rather than the sub-accounts. In certain aspects, the first user determines an amount of funds available for each sub-account. Such sub-accounts are useful for many applications such as, for example, allowing parents (first user) to provide an allowance to a child (second user). Neither Allen-Rouman, Oyama nor any of the other cited references appear to teach or suggest this feature. Claim 15 includes similar limitations as are presented in claim 1

Accordingly, Applicants respectfully assert that independent claims 1 and 15 and all claims depending therefrom are allowable for at least the foregoing reasons.

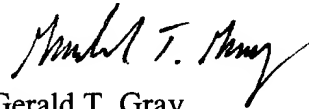
Support for the amendments to claim 1, can be found, *inter alia*, at page 14, lines 11-21.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 925-472-5000.

Respectfully submitted,



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